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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

In re:) Case No.: 10-33275
SEMBRANO, ALICE TAMAYO,) Chapter 13
Debtor.)
) **DECLARATION OF DEBTOR IN
SUPPORT OF MOTION TO AVOID
LIEN OF BANK OF AMERICA, N.A.
SECURED BY 903 FARRIER PLACE,
DALY CITY, CA**
)
) Hearing Date: N/A
) Time:
) Place:
) Judge: HON. THOMAS E. CARLSON

I, ALICE TAMAYO SEMBRANO, declare the following:

1. I am the Debtor in the above-referenced matter.
2. I filed a Chapter 13 Petition with the United States Bankruptcy Court on August 25, 2010.
3. I own the real property commonly known as **903 Farrier Place, Daly City, CA 94014** (“Subject Property”).
4. World Savings & Loan (“First Lender”) holds a first position lien against the Subject Property, being recorded with the County of San Mateo, on or about July 7, 2005, as Document No. 0000112945 (“First Lien”).

5. No Proof of Claim has been filed by the First Lender as of August 31, 2010.
6. The First Lender holds a lien is in the amount of \$622,173.00 as of the Petition filing date.
7. Bank of America, N.A. holds a second position lien against the Subject Property, being recorded with the County of San Mateo, on or about April 23, 2007, as Document No. 0000062303 (“Second Lien”).
8. No Proof of Claim has been filed by the Second Lender as of August 31, 2010.
9. The Second Lender hold a lien in the amount of \$174,528.00 as of the Petition filing date.
10. I believe the value of the Subject Property is \$610,000.00, as of the Petition filing date, based on cyberhomes.com, attached as *Exhibit “A”*.
11. The First Lien is greater than the value of the Subject Property, leaving no equity to secure the Second Lien.

I declare under penalty of perjury under the laws of the State of California, that the foregoing is true and correct.

Executed on September 1, 2010 at Daly City, California.

BY: /s/ Alice T. Sembrano
ALICE T. SEMBRANO, Debtor